monitoring a request signal from a first device for data on a second device in the network, the request signal including a user identification parameter;

determining whether the access to the data requires a credit value;

determining whether a user identified by the user identification parameter is permitted access to the data;

detecting a pre-set credit parameter in the request signal; and

comparing the pre-set credit parameter with a pre-determined value to determine permission to access the data.

30. (New) A method of controlling access of claim 29, further comprising providing access to the data in response to the user having permission to access the data and the pre-set credit parameter being greater than or equal to a predetermined value.

31. (New) A method of controlling access of claim 29, further comprising preventing access to the second device in response to the pre-set credit parameter being less than or equal to a predetermined value.

32. (New) The method of claim 29, further comprising re-directing the data signal to a third device in response to the pre-set credit parameter being less than a predetermined value, the third device allowing for a re-setting of the pre-set credit parameter to a new pre-set credit value comprising a value greater than or equal to the predetermined value.

33. (New) The method of claim 29, wherein the predetermined value is one from a group comprising a positive monetary value, a positive time value, a bandwidth value, a quality of service value, and a content rating.

34. (New) The method of claim 33, further comprising allowing access to one from a group comprised of voice data, video data, and a real-time application in response to at least one of the bandwidth value or quality of service value being greater than or equal to a threshold value.

35. (New) The method of claim 29, further comprising providing access to a second data that does not require a credit value in response to one of the pre-set credit value being less than or equal to the pre-determined value or the user not having permission to access the data corresponding to the request signal.

36. (New) A network-based billing method for providing access to resources on a network, the method comprising:

monitoring a data signal from a device on a network, the data signal including a request for a resource, the resource including a value parameter;

identifying a cost for accessing the resource;

associating a user identification with the data signal;

identifying a credit balance for the user identification; and

comparing the credit balance with the cost to determine access to the resource; and

37. (New) The network-based billing method of claim 36, further comprising allowing access to the resource in response to the credit balance being less than or equal to the cost preventing access to the resource.

38. (New) The network-based billing method of claim 36, further comprising allowing access to the resource in response to the credit balance being greater than or equal to the cost preventing access to the resource.

39. (New) The method of claim 36, further comprising re-directing the data signal to a second resource in response to the credit balance being less than the cost, the second resource configured to allow for increasing the credit balance.

40. (New) The method of claim 36, further comprising providing access to a second resource having no cost in response to the credit balance being less than the cost.

41. (New) The method of claim 36, wherein the cost comprises one from a group comprising a monetary value, a quality of service value, a bandwidth value, a time value, and a content rating value.

42. (New) The method of claim 36, further comprising passing the data signal to a second device having the resource.